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Subject: Fair Credit Reporting Act Guidelines

I finally got around to getting my free yearly credit reports from all 3 bureaus. It was blatantly apparent that Experian is collecting much more personal info than the other two. I define personal info as names, aliases, addresses, and phone numbers.

I promptly called Experian to complain about incorrect names and addresses on the report. Because I was military many years, I had lived all over the United States as well as Europe, but somehow Experian had managed to create home addresses for me in every major city or stop the mail makes on it's way overseas. I had addresses in New York City etc. They also had numerous similar duplicate addresses all over the report. If I was in apartment 1B at 3456, Experian would have addresses for apartment 1 in building 345, and another for just building 345. Or the same addresses with different states and zip codes.

It took no less than 5 attempts (I have the reports to prove it, because I requested new ones each time) to have the incorrect addresses removed, and it's still not fully fixed, but I've given up on it for now.

Next I had a problem with my name being reported incorrectly. Capital One was reporting two items. The correct reported my name as James C. Shupe. The other reported my name as James C. Shupe IV. I am not the IV. Experian refused to fix it and said talk to Capital One, and Capital One denied doing it and said talk to Experian. The blame game just went back and forth until I got sick of it and contested the entry on my credit report as not being mine on the basis that it was not my name.

I had the exact same problem with Chase reporting my name as C. James. They too denied being wrong and Experian refused to fix it, so I disputed that entry as well.

After the so called credit inquiry investigation by Experian for the names, the outcome was nothing was wrong, and nothing would be changed. And I could not dispute it again! How can you have 30 creditors reporting your correct name and two doing it incorrectly and conclude they are not wrong? And one of them is doing it both correctly and incorrectly on top of that?

The only other problem found was a late payment on a car loan with Trustmark Bank. They were reporting to one bureau that the payment was late in say for example August, but then they were reporting to another bureau that the payment was late in October. I contested that the payment was never late at all, and it was supposedly fixed.

That's my story, and the bottom line is Experian is a joke!

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